

<p style="text-align: center;">Institutions Tentatively Scheduled for CRA Examination by the Division of Banks During the First Quarter, 2017</p>
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Institution

iFreedom Direct Corporation
Members Mortgage Company, Inc.
MiLend, Inc.

Location

Salt Lake City, UT
Woburn, MA
Atlanta, GA

The schedule of institutions to be examined between January 1, 2017 and March 31, 2017 is based upon the best information now available. Examination schedules may change; unanticipated complex issues could arise, for example, that may require more time and resources than originally allotted, thus delaying completion of an examination and delaying other scheduled examinations.

The Division established alternative examination procedures for the CRA at certain mortgage lenders under Regulatory Bulletin 1.3-105. The alternative examination procedures are applicable to CRA eligible mortgage lenders who received a rating "High Satisfactory" or "Outstanding" at their most recent CRA examination conducted by the Division. This procedure is designed to reduce cost to the institution, decrease regulatory burden, and provide incentive for superior CRA performance. Best efforts will be employed by the Division to grant scheduling accommodations requested by the institution should conflicts arise.

The Division will extend the examination cycle for all "Outstanding" and "High Satisfactory" rated mortgage lenders, conducting the CRA examination no sooner than 60 months following the prior Division CRA examination. The Division will continue to examine all other institutions at least once every 48 months.

The Division reserves the right to examine an institution on a shorter interval if interim data received from an institution indicates a deviation from the previous CRA rating or to accommodate a request from the institution to coordinate with an examination being conducted by another supervisory agency.

The quarterly publication of the planned examination schedule will also apply, and the Division encourages written comments regarding the institution's CRA performance as detailed in 209 CMR 54.21.

Exceptions

The Division reserves the right to examine any institution at any time due to written complaints, regulatory concerns, or any other issues which would require on-site examination or follow-up.

If you have any questions regarding the Division's examination schedule, please call (617) 956-1546.